



Position Title: Deposit Operations Manager

Reports to: Operations Manager

Department: Deposit Operations

Date: February 2026

About the Role:

The Deposit Operations Manager oversees daily deposit operations, ensuring accurate processing, regulatory compliance, and timely execution across key functions such as wires, ACH, overdrafts, mobile deposits, and fraud resolution. This role leads and develops the operations team, supports complex issue resolution, and maintains strong internal controls. As a core part of the bank's operational backbone, the manager ensures dependable service, operational efficiency, and the high level of accuracy our customers expect.

Qualifications:

- Proven leadership experience, including coaching, performance management, and developing operational talent (experience improving procedures, workflows, or training programs is preferred).
- Strong communication, problem-solving, and decision-making skills with the ability to manage shifting priorities.
- 2+ years' experience in financial operations environment with solid understanding of deposit operations, including daily processing, payments, and regulatory requirements (Reg CC, Reg E, ACH, wires)
- High attention to detail with a commitment to accuracy, compliance, and meeting processing deadlines.

What You'll Do:

You'll lead, support, and strengthen the team responsible for daily deposit operations, ensuring accuracy, compliance, and consistent service. Key responsibilities include:

- **Team Leadership & Development:** Participate in hiring, onboarding, coaching, training, and performance evaluations to support staff growth and maintain high performance standards.
- **Daily Operational Oversight:** Ensure timely and accurate processing across all deposit functions, including wires, ACH, overdrafts, mobile deposits, fraud and dispute handling, and regulatory requirements (Reg CC, Reg E).
- **Issue Resolution & Support:** Provide guidance on complex or sensitive situations, assist staff with escalations, and ensure matters are resolved efficiently and professionally.
- **Quality, Compliance & Risk Management:** Monitor work for accuracy and adherence to policies and regulations; support audit requests, documentation, and corrective actions when needed.
- **Process Improvements:** Identify opportunities to enhance workflows, improve productivity, strengthen internal controls, and update or implement operating procedures.
- **Cross-Department Collaboration:** Partner with other departments and leaders to streamline processes, share insights, and enhance coordination across operational areas.
- **Reporting & Year-End Tasks:** Prepare monthly Board reports, support management reporting needs, and oversee year-end operational activities.
- **Professional Conduct:** Model ethical behavior, consistency, and professionalism in all interactions.

(This list isn't exhaustive; it's intended to provide an overview of the core responsibilities and typical tasks for this role. Additional duties may be assigned as needed.)

Our Commitment:

Peach State Bank & Trust values integrity, teamwork, and service. All employees are expected to follow BSA/AML and OFAC policies and demonstrate our core values each day. We provide the support and guidance needed for compliance, and any concerns are reviewed fairly and thoroughly, with disciplinary action—up to and including termination—taken only when appropriate.